

Information to identify the case:

Debtor 1	Stephen J Kosciolek	Social Security number or ITIN	xxx-xx-2332
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	17-26416-MBK		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Stephen J Kosciolek

7/25/19

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Stephen J Koscirolek
 Debtor

Case No. 17-26416-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 27

Date Rcvd: Jul 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 27, 2019.

db
 517000346 +Stephen J Koscirolek, 88 Heller Hill Road, Blairstown, NJ 07825-2318
 517000359 +BAC Home Loan Serv LP, 4909 Savarese Circle, Tampa, FL 33634-2413
 517000360 Pressler and Pressler, L.L.P, 7 Entin Rd., Parsippany, NJ 07054-5020
 +Randolph Center for Oral & Maxillofacial, 616 Willow Grove Street,
 Hackettstown, NJ 07840-1779
 517000361 +SLS, 8742 Lucent Boulevard, Suite 300, Littleton, CO 80129-2386
 517000362 Specialized Loan Servicing LLC, PO Box 105219, Atlanta, GA 30348-5219
 517056626 +The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC,
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 517000364 +Valley National Bank, PO Box 953, Wayne, NJ 07474-0953
 517000365 Veldos LLC, PO box 357, Ramsey, NJ 07446-0357

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 26 2019 00:08:58 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 26 2019 00:08:56 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517000345 +EDI: AMEREXP.COM Jul 26 2019 03:33:00 American Express, PO Box 1270,
 Newark, NJ 07101-1270
 517218990 EDI: BECKLEE.COM Jul 26 2019 03:33:00 American Express Travel Related Services Company,,
 Inc., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 517000347 +E-mail/Text: bankruptcy@cavps.com Jul 26 2019 00:09:14 Cavalry Portfolio Services,
 500 Summit Lake Dr, Suite 4A, Valhalla, NY 10595-2323
 517167878 +E-mail/Text: bankruptcy@cavps.com Jul 26 2019 00:09:14 Cavalry SPV I, LLC,
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
 517000348 EDI: CHASE.COM Jul 26 2019 03:33:00 Chase, PO Box 15153, Wilmington, DE 198865153
 517000349 +EDI: CHASE.COM Jul 26 2019 03:33:00 Chase Card, PO Box 15298, Wilmington, DE 19850-5298
 517000350 EDI: CITICORP.COM Jul 26 2019 03:33:00 Citibank, PO Box 769006,
 San Antonio, TX 782459006
 517000351 +EDI: CCS.COM Jul 26 2019 03:33:00 Credit Collection Services, Two Wells Ave, Dept. 9133,
 Newton, MA 02459-3225
 517000352 EDI: DISCOVER.COM Jul 26 2019 03:33:00 Discover Bank, PO Box 15316,
 Wilmington, DE 19850
 517000353 EDI: DISCOVER.COM Jul 26 2019 03:33:00 Discover Financial Service LLC, PO Box 15316,
 Wilmington, DE 19850-5316
 517000354 +E-mail/Text: info@hfrsl.com Jul 26 2019 00:09:26 Heritage Financial Recovery Services,
 600 East Crescent Avenue, Suite 304, Upper Saddle River, NJ 07458-1899
 517000355 +EDI: IIC9.COM Jul 26 2019 03:33:00 I C Systems, PO Box 64378, Saint Paul, MN 55164-0378
 517000356 EDI: IRS.COM Jul 26 2019 03:33:00 Internal Revenue Service-new, PO Box 7346,
 Philadelphia, PA 19101-7346
 517000357 +EDI: IIC9.COM Jul 26 2019 03:33:00 Mark D. Nelke DMC, c/o IC System, PO Box 64378,
 Saint Paul, MN 55164-0378
 517000358 +Fax: 866-693-7292 Jul 26 2019 00:17:15 Metlife Auto & Home, PO Box 41753,
 Philadelphia, PA 19101-1753
 517000363 +E-mail/Text: bankruptcydepartment@tsico.com Jul 26 2019 00:09:31
 Transworld Systems Inc. Collect. Agency, 507 Prudential Road, Horsham, PA 19044-2308
 TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

lm* +SLS, 8742 Lucent Blvd, Ste. 300, Littleton, CO 80129-2386

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 27, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 27

Date Rcvd: Jul 25, 2019

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 25, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor The Bank of New York Mellon Et Al...
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Joan Sirkis Warren on behalf of Debtor Stephen J Kosciolk joan@joanlaverylaw.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4